



Annual Report On
Insurance Agent Licensing Examinations
for the year ended December 31, 2019

March 15, 2020

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New York State Department of Financial Services

INTRODUCTION

The Report on Insurance Agent Licensing Examinations, as required under Section 214 of the Insurance Law, outlines the total number of examinees, the passing rate of all examinees, the mean scores as well as additional data on the correlation of the passing rate and mean scores of examinees to the applicants' gender, age, level of education, race, ethnicity and native language.

The data and demographic statistics provided in this report account for the insurance agent licensing examinations administered from January 1, 2019 through December 31, 2019.

BACKGROUND

Insurance Law § 214 requires the Superintendent to perform a study of the insurance agent licensing examinations required by Insurance Law § 2103.

Insurance Law § 2103(f)(3), requires the Superintendent to request that an applicant taking insurance agent licensing examinations set forth his or her: (1) full name, residence address, business address and mailing address; (2) gender; (3) age; (4) education level; (5) race or ethnicity; and (6) native language. The examination must also include a clear and unambiguous statement that the applicant is not required to disclose his or her gender, native language, highest level of education achieved, race or ethnicity, and that the Department of Financial Services will use the information for statistical purposes only.

An applicant may not leave any demographic question blank – he or she must specify an answer. Therefore, if the applicant does not wish to participate in the study, then he or she must choose “I decline to participate.” If an applicant believes that his or her gender, race, education, age, ethnicity, or native language is not specified, then he or she may choose “unspecified.”

As set forth in § 214 of the Insurance Law the statistics provided in this report are limited to examinations to obtain an insurance agent license, collectively, “Insurance Agent Licensing Examinations” which consist of the following examination categories:

Mortgage Guaranty Agent	Personal Lines Insurance Agent/Broker
Bail Bond Agent	Accident/Health Agent/Broker
Life Insurance Agent/Broker	Property/Casualty Agent/Broker
Life, Accident/Health Agent/Broker	Title Insurance Agent

Examinations are multiple-choice and administered electronically. Examination scores are based on the number of questions answered correctly. An individual must correctly answer 70% of the questions to pass the exam. The number of questions ranges from 40 to 150 across the different categories of examinations. The following table provides the total number of questions with correct answers that are required to pass the examination for each category.

Number of Questions and Correct Answers Required to Pass the Examination by Examination Category

Exam Name	Number of Questions	Number of Correct Answers Required to Pass the Exam
Life Insurance Agent/Broker	100	70
Accident and Health Insurance Agent/Broker	100	70
Life, Accident and Health Insurance Agent/Broker	150	105
Personal Lines Insurance Agent/Broker	100	70
Property and Casualty Insurance Agent/Broker	150	105
Bail Bond Agent	60	42
Mortgage Guaranty Agent	40	28
Title Insurance Agent	60	42

DEMOGRAPHIC INFORMATION

As required by Insurance Law § 2103(f)(3), the registration form for all insurance agent licensing examinations sets forth six demographic questions. The questions are multiple-choice and ask the applicant to identify his or her gender, age, education level, race, ethnicity and native language as follows:

Gender

- ☐ Female
- ☐ Male
- ☐ Unspecified

Race

- ☐ African American
- ☐ Asian or Pacific Islander
- ☐ Caucasian
- ☐ Hispanic
- ☐ Native American
- ☐ Other
- ☐ Unspecified
- ☐ I decline to participate

Ethnicity

- ☐ American/Canadian
- ☐ Chinese
- ☐ Cuban
- ☐ Dutch
- ☐ English
- ☐ Filipino
- ☐ French
- ☐ German
- ☐ Irish
- ☐ Italian
- ☐ Japanese
- ☐ Korean
- ☐ Mexican
- ☐ Other Asian
- ☐ Other European
- ☐ Other Hispanic or Latino
- ☐ Polish
- ☐ Puerto Rican
- ☐ Russian
- ☐ Scottish
- ☐ Swedish
- ☐ Vietnamese
- ☐ Unspecified
- ☐ I decline to participate

Age

- ☐ 18-24
- ☐ 25-29
- ☐ 30-34
- ☐ 35-39
- ☐ 40-44
- ☐ 45-49
- ☐ 50-54
- ☐ 55-59
- ☐ 60-64
- ☐ 65 and over

Education

- ☐ 8th Grade or less
- ☐ Less than 12th grade
- ☐ High School or GED
- ☐ Some college
- ☐ 2-year college degree (Associate's)
- ☐ 4-year college degree (Bachelor's)
- ☐ Master's degree
- ☐ Doctoral degree
- ☐ Unspecified
- ☐ I decline to participate

Native Language

- ☐ Arabic
- ☐ Chinese
- ☐ English
- ☐ French
- ☐ German
- ☐ Italian
- ☐ Korean
- ☐ Polish
- ☐ Russian
- ☐ Spanish
- ☐ Tagalog
- ☐ Vietnamese
- ☐ Unspecified
- ☐ I decline to participate

OBSERVATIONS

In 2019, there were more than 36,000 examinees. Of those who provided gender information, 48% were male and 52% were female. For examinees who provided information on highest education level achieved, 3% reported that they did not finish high school, 17% reported high school or GED, 71% reported some undergraduate level of college education, and 8% reported graduate level of education.

The tables in this section summarize the total number of examinees, the passing rate of all examinees, the mean scores by applicants' gender, age, level of education, race, ethnicity and native language.

Examination scores provided in this report represent the percentage of questions answered correctly.

Passing Rate of all New York State Licensing Examinees by Gender

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	16626	40.27	65.76
Male	15512	50.24	68.54
Unspecified	4251	52.81	68.58
Total	36389	45.98	67.27

Passing Rate of all New York State Licensing Examinees by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	21	19.05	62.76
18-24	8178	42.15	65.94
25-29	5863	44.24	67.03
30-34	4375	45.99	67.54
35-39	3485	46.26	67.18
40-44	2736	47.84	67.36
45-49	2133	47.96	68.23
50-54	1826	51.70	69.47
55-59	1261	56.38	70.39
60-64	745	53.69	69.40
65 and over	391	52.17	69.77
I decline to participate	3259	45.90	66.97
Unspecified	2116	46.17	67.17
Total	36389	45.98	67.27

Passing Rate of all New York State Licensing Examinees by Educational Level

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	653	43.34	66.75
Less Than 12 th Grade	252	18.25	58.01
High School or GED	4328	29.94	62.45
Some College	6828	40.33	65.89
2-Year College Degree (Associates)	2940	37.28	65.31
4-Year College Degree (Bachelor's)	8804	58.31	70.70
Master's Degree	1958	62.61	72.05
Doctoral Degree	241	72.61	73.93
Unspecified	4223	45.11	66.86
I decline to participate	6162	45.73	67.16
Total	36389	45.98	67.65

Passing Rate of all New York State Licensing Examinees by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	3836	38.84	65.41
Asian or Pacific Islander	3488	37.07	64.43
Caucasian	10028	58.47	71.05
Hispanic	5059	28.50	62.10
Native American	74	31.08	67.39
Other	694	45.97	66.37
Unspecified	9121	49.00	68.13
I decline to participate	4089	44.85	66.83
Total	36389	45.98	67.27

Passing Rate of all New York State Licensing Examinees by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	11559	52.96	69.52
Chinese	1844	35.36	63.69
Cuban	56	58.93	69.04
Dutch	20	25.00	61.35
English	1089	39.49	65.29
Filipino	201	42.29	64.40
French	49	44.90	65.32
German	70	68.57	71.98
Irish	213	65.73	72.68
Italian	530	50.38	69.65
Japanese	16	68.75	72.25
Korean	182	46.70	68.07
Mexican	437	24.26	61.02
Other Asian	935	36.36	65.17
Other European	394	45.69	67.36
Other Hispanic or Latino	3597	26.94	61.53
Polish	80	66.25	71.56
Puerto Rican	664	40.51	66.16
Russian	175	38.29	66.54
Scottish	17	70.59	74.35
Swedish	4	100.00	79.58
Vietnamese	25	64.00	68.03
Unspecified	8377	49.96	68.16
I decline to participate	5855	44.95	67.06
Total	36389	45.98	67.27

Passing Rate of all New York State Licensing Examinees by Native Language

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	611	42.06	66.49
Chinese	1695	33.16	63.29
English	18307	50.43	68.77
French	223	32.29	62.95
German	3	66.67	73.89
Italian	41	36.59	63.60
Korean	83	36.14	63.91
Polish	38	50.00	65.84
Russian	216	36.57	65.13
Spanish	2713	21.53	59.43
Tagalog	114	37.72	63.39
Vietnamese	27	59.26	68.37
Unspecified	6474	49.30	67.99
I decline to participate	5844	44.99	67.04
Total	36389	45.98	67.27

DEMOGRAPHICS STATISTICS BY LICENSING EXAM

Life Insurance Agent/Broker

This examination qualifies the agent/broker to sell, solicit or negotiate insurance that provides protection against the death of an individual in the form of a payment to a beneficiary. A life insurance agent/broker may also sell annuities, which are agreements pursuant to which the insurance company pays an income benefit, in specified periodic payments, for the life of the insured or a specified period.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	5006	36.78	64.56
Male	3975	44.45	66.79
Unspecified	1337	55.05	68.57
Total	10318	42.10	65.94

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	100.00	70.00
18-24	2197	34.68	63.42
25-29	1369	43.17	66.41
30-34	1199	43.20	66.15
35-39	1003	41.48	65.48
40-44	795	44.65	66.90
45-49	575	45.22	67.22
50-54	583	43.74	67.86
55-59	382	50.52	68.92
60-64	247	46.15	68.30
65 and over	141	41.84	66.01
I decline to participate	1185	46.84	66.74
Unspecified	641	41.34	65.54
Total	10318	42.10	65.94

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	235	37.02	66.29
Less than 12 th Grade	82	15.85	57.78
High School Diploma or GED	1449	27.40	61.62
Some College	1995	37.89	64.65
2-Year College Degree (Associates)	845	34.08	64.27
4-Year College Degree (Bachelor's)	1730	54.97	69.78
Master's Degree	578	60.55	71.67
Doctoral Degree	76	64.47	70.89
Unspecified	1220	45.74	66.45
I decline to participate	2108	42.46	65.86
Total	10318	42.10	65.94

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	2032	37.60	64.95
Asian or Pacific Islander	1461	32.99	62.87
Caucasian	1305	56.40	70.21
Hispanic	1273	35.51	64.17
Native American	27	29.63	68.55
Other	208	47.12	65.98
Unspecified	2590	44.71	66.78
I decline to participate	1422	45.43	66.56
Total	10318	42.10	65.94

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2828	43.46	66.77
Chinese	872	30.73	62.09
Cuban	17	64.71	67.06
Dutch	14	21.43	57.79
English	369	36.31	63.58
Filipino	116	40.52	63.52
French	16	43.75	67.00
German	12	50.00	70.58
Irish	31	77.42	75.45
Italian	48	58.33	70.44
Korean	20	70.00	75.60
Mexican	97	26.80	61.74
Other Asian	334	32.63	64.39
Other European	87	42.53	64.60
Other Hispanic or Latino	838	36.75	64.54
Polish	9	77.78	73.33
Puerto Rican	203	39.41	64.63
Russian	38	31.58	64.87
Scottish	6	33.33	66.83
Swedish	1	100.00	85.00
Vietnamese	5	60.00	65.40
Unspecified	2312	47.45	67.23
I decline to participate	2045	43.57	66.37
Total	10318	42.10	65.94

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	192	34.90	65.08
Chinese	841	29.01	61.69
English	4510	44.43	66.88
French	100	32.00	62.28
German	1	0.00	67.00
Italian	14	21.43	57.00
Korean	12	66.67	73.33
Polish	6	66.67	74.83
Russian	38	34.21	63.18
Spanish	535	34.39	63.36
Tagalog	73	39.73	63.34
Vietnamese	7	71.43	73.57
Unspecified	1846	47.02	67.20
I decline to participate	2143	41.20	65.52
Total	10318	42.10	65.94

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	884	10.29	54.96
Male	374	9.89	53.86
Unspecified	126	7.14	53.04
Total	1384	9.90	54.49

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	6	33.33	66.83
18-24	118	7.63	52.44
25-29	142	3.52	54.24
30-34	138	14.49	56.93
35-39	192	10.94	55.48
40-44	156	14.74	53.63
45-49	107	7.48	54.33
50-54	94	14.89	56.74
55-59	50	14.00	56.34
60-64	44	6.82	53.70
65 and over	9	11.11	60.44
I decline to participate	162	5.56	52.18
Unspecified	166	9.04	53.77
Total	1384	9.90	54.49

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	39	7.69	52.49
Less than 12 th Grade	60	5.00	50.10
High School Diploma or GED	302	3.97	51.63
Some College	186	12.37	57.00
2-Year College Degree (Associates)	82	12.20	58.46
4-Year College Degree (Bachelor's)	131	19.08	57.34
Master's Degree	34	26.47	60.85
Doctoral Degree	1	100.00	72.00
Unspecified	257	9.34	54.82
I decline to participate	292	9.25	53.54
Total	1384	9.90	54.49

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	5	0.00	59.40
Asian or Pacific Islander	4	0.00	45.50
Caucasian	27	7.41	51.00
Hispanic	845	10.18	54.78
Other	25	0.00	47.96
Unspecified	323	12.07	55.75
I decline to participate	155	6.45	52.03
Total	1384	9.90	54.49

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	110	8.18	55.22
Chinese	1	0.00	47.00
English	8	0.00	51.50
Mexican	59	8.47	54.17
Other Hispanic or Latino	739	10.96	55.09
Puerto Rican	6	16.67	61.17
Unspecified	221	9.50	54.09
I decline to participate	240	8.33	52.71
Total	1384	9.90	54.49

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	28	10.71	51.21
English	39	0.00	52.18
French	2	100.00	70.00
Italian	1	0.00	60.00
Spanish	941	10.10	54.96
Unspecified	126	10.32	53.23
I decline to participate	247	9.72	53.92
Total	1384	9.90	54.49

Accident/Health Agent/Broker

An Accident & Health Agent or Broker license authorizes the licensee to sell, solicit or negotiate accident and health insurance covering accidental death or personal injury by accident, sickness, ailment or bodily injury.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1304	41.64	66.30
Male	1459	48.87	68.17
Unspecified	289	42.56	66.34
Total	3052	45.18	67.20

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	100.00	71.00
18-24	666	45.05	66.72
25-29	422	39.10	66.96
30-34	336	46.73	67.25
35-39	360	41.11	66.09
40-44	292	37.67	64.11
45-49	204	46.08	67.46
50-54	139	61.15	70.52
55-59	119	57.14	70.81
60-64	107	59.81	72.40
65 and over	41	56.10	70.24
I decline to participate	253	49.01	68.62
Unspecified	112	35.71	64.70
Total	3052	45.18	67.20

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	48	50.00	67.15
Less than 12 th Grade	10	40.00	59.00
High School Diploma or GED	312	28.85	62.45
Some College	613	41.27	66.16
2-Year College Degree (Associates)	283	36.04	64.59
4-Year College Degree (Bachelor's)	886	52.14	69.03
Master's Degree	193	60.10	70.59
Doctoral Degree	19	73.68	72.89
Unspecified	228	41.23	67.32
I decline to participate	460	47.83	68.37
Total	3052	45.18	67.20

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	319	39.81	65.29
Asian or Pacific Islander	424	43.40	66.85
Caucasian	778	59.51	70.90
Hispanic	574	28.05	62.15
Native American	3	33.33	71.67
Other	52	61.54	70.85
Unspecified	563	46.00	67.89
I decline to participate	339	44.84	67.74
Total	3052	45.18	67.20

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	845	55.03	69.72
Chinese	237	43.46	67.01
Cuban	9	33.33	66.78
English	116	37.93	66.09
Filipino	26	53.85	66.23
French	16	25.00	60.94
German	6	100.00	75.83
Irish	24	54.17	69.83
Italian	67	47.76	70.03
Japanese	4	25.00	61.75
Korean	39	33.33	65.85
Mexican	46	23.91	61.74
Other Asian	75	45.33	66.73
Other European	32	53.13	69.84
Other Hispanic or Latino	437	27.23	61.49
Polish	15	53.33	64.07
Puerto Rican	59	37.29	66.49
Russian	14	35.71	62.79
Scottish	2	100.00	75.00
Vietnamese	3	33.33	64.33
Unspecified	539	50.09	68.65
I decline to participate	441	43.54	67.21
Total	3052	45.18	67.20

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	54	55.56	68.74
Chinese	206	39.81	66.63
English	1606	50.06	68.35
French	39	12.82	60.74
Italian	3	100.00	75.67
Korean	5	40.00	60.20
Polish	6	50.00	62.50
Russian	20	50.00	66.35
Spanish	283	24.73	60.85
Tagalog	12	50.00	63.08
Vietnamese	1	100.00	71.00
Unspecified	408	46.32	68.02
I decline to participate	409	42.54	67.20
Total	3052	45.18	67.20

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	52	9.62	56.33
Male	18	11.11	55.22
Unspecified	8	0.00	56.00
Total	78	8.97	56.04

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	1	0.00	54.00
30-34	5	0.00	40.60
35-39	18	5.56	52.33
40-44	11	18.18	60.27
45-49	16	6.25	58.25
50-54	4	25.00	62.25
55-59	12	8.33	59.67
I decline to participate	10	0.00	54.10
Unspecified	1	100.00	71.00
Total	78	8.97	56.04

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	3	100.00	71.00
Less than 12 th Grade	1	0.00	58.00
High School Diploma or GED	15	0.00	54.67
Some College	29	6.90	58.55
2-Year College Degree (Associates)	12	8.33	59.33
4-Year College Degree (Bachelor's)	5	0.00	34.80
Unspecified	1	100.00	71.00
I decline to participate	12	0.00	52.08
Total	78	8.97	56.04

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Caucasian	2	100.00	70.00
Hispanic	61	6.56	56.41
Unspecified	5	20.00	49.80
I decline to participate	10	0.00	54.10
Total	78	8.97	56.04

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	5	60.00	61.40
Korean	1	0.00	52.00
Other Hispanic or Latino	51	1.96	54.45
Puerto Rican	7	28.57	68.86
Unspecified	2	50.00	64.00
I decline to participate	12	0.00	52.08
Total	78	8.97	56.04

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	3	100.00	71.00
English	2	0.00	47.00
Spanish	60	5.00	56.13
Unspecified	1	100.00	71.00
I decline to participate	12	0.00	52.08
Total	78	8.97	56.04

Life, Accident/Health Agent/Broker

A Life, Accident & Health Agent or Broker license authorizes the licensee to sell, solicit or negotiate insurance upon the lives of human beings, and to sell, solicit or negotiate accident and health insurance covering death or personal injury by accident, sickness, ailment or bodily injury. This license also authorizes the sale of annuities.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	4451	46.96	67.57
Male	5903	56.38	70.10
Unspecified	1198	53.92	68.98
Total	11552	52.49	69.01

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	0.00	61.33
18-24	3161	48.75	67.81
25-29	1967	48.25	67.94
30-34	1227	54.93	69.93
35-39	995	52.86	69.14
40-44	734	58.04	69.98
45-49	575	60.17	71.12
50-54	476	65.13	73.18
55-59	363	62.81	71.83
60-64	170	60.00	69.33
65 and over	118	59.32	73.06
I decline to participate	1125	51.02	68.69
Unspecified	640	49.69	68.23
Total	11552	52.49	69.01

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	145	61.38	70.83
Less than 12 th Grade	40	45.00	64.78
High School Diploma or GED	1021	35.75	63.89
Some College	2040	43.87	67.04
2-Year College Degree (Associates)	787	43.20	66.67
4-Year College Degree (Bachelor's)	3636	62.05	71.56
Master's Degree	812	64.90	72.87
Doctoral Degree	95	85.26	76.62
Unspecified	1167	48.41	67.40
I decline to participate	1809	51.30	68.84
Total	11552	52.49	69.01

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	881	39.50	65.99
Asian or Pacific Islander	1126	38.63	64.50
Caucasian	4125	63.59	72.21
Hispanic	1021	34.08	64.25
Native American	21	38.10	68.70
Other	214	53.27	68.63
Unspecified	2731	54.30	69.25
I decline to participate	1433	49.20	68.18
Total	11552	52.49	69.01

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	4061	60.01	71.33
Chinese	581	38.55	63.93
Cuban	18	66.67	71.57
English	324	44.75	66.77
Filipino	49	34.69	64.44
French	8	50.00	66.88
German	28	78.57	75.26
Irish	93	70.97	73.31
Italian	212	54.72	70.35
Japanese	7	85.71	76.19
Korean	74	44.59	66.32
Mexican	92	33.70	63.63
Other Asian	292	39.38	65.11
Other European	153	47.71	69.21
Other Hispanic or Latino	713	31.28	63.68
Polish	33	72.73	74.10
Puerto Rican	176	47.16	67.49
Russian	84	39.29	67.51
Scottish	3	66.67	73.33
Swedish	3	100.00	77.78
Vietnamese	12	66.67	66.50
Unspecified	2695	55.10	69.28
I decline to participate	1841	49.00	68.24
Total	11552	52.49	69.01

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	146	52.05	69.82
Chinese	517	35.98	63.45
English	6654	55.65	70.06
French	60	38.33	65.93
German	2	100.00	77.33
Italian	14	28.57	65.71
Korean	35	34.29	62.36
Polish	13	61.54	67.74
Russian	92	35.87	66.07
Spanish	383	28.20	61.84
Tagalog	26	23.08	62.32
Vietnamese	14	50.00	65.10
Unspecified	2010	53.83	68.74
I decline to participate	1586	51.32	69.00
Total	11552	52.49	69.01

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	62	8.06	53.76
Male	15	20.00	60.69
Unspecified	8	0.00	44.00
Total	85	9.41	54.06

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	4	0.00	42.33
25-29	6	0.00	47.67
30-34	2	0.00	50.00
35-39	14	14.29	56.48
40-44	10	10.00	59.73
45-49	19	15.79	60.65
50-54	3	0.00	47.78
55-59	6	0.00	44.89
60-64	3	66.67	78.33
I decline to participate	6	0.00	48.44
Unspecified	12	0.00	46.78
Total	85	9.41	54.06

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	3	0.00	60.33
High School or GED	7	0.00	43.43
Some College	6	16.67	56.11
2-Year College Degree (Associates)	13	0.00	48.36
4-Year College Degree (BA - BS)	26	23.08	63.99
Master's Degree	2	0.00	42.33
Unspecified	17	5.88	48.63
I decline to participate	11	0.00	51.82
Total	85	9.41	54.06

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Caucasian	1	0.00	67.00
Hispanic	59	13.56	56.50
Unspecified	17	0.00	48.35
I decline to participate	8	0.00	46.58
Total	85	9.41	54.06

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	6	16.67	61.89
Mexican	2	50.00	70.33
Other Hispanic or Latino	57	7.02	55.32
Puerto Rican	2	0.00	42.00
Unspecified	11	18.18	48.61
I decline to participate	7	0.00	44.48
Total	85	9.41	54.06

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	1	0.00	67.00
English	2	0.00	57.00
Spanish	64	12.50	55.65
Unspecified	11	0.00	48.36
I decline to participate	7	0.00	45.81
Total	85	9.41	54.06

Personal Lines Insurance Agent/Broker

A Personal Lines Agent or Broker license authorizes the licensee to sell personal lines of insurance. Personal lines is non-commercial insurance offered to individuals and families, rather than organizations and businesses.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1670	37.37	65.78
Male	1016	46.75	68.07
Unspecified	654	68.20	73.75
Total	3340	46.26	68.04

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	883	38.84	65.85
25-29	698	43.41	66.58
30-34	433	41.34	67.29
35-39	242	46.28	67.82
40-44	137	55.47	69.58
45-49	140	39.29	68.07
50-54	105	43.81	68.97
55-59	52	69.23	74.17
60-64	33	63.64	73.64
65 and over	24	29.17	63.62
I decline to participate	185	44.86	67.91
Unspecified	408	69.61	74.50
Total	3340	46.26	68.04

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	36	47.22	65.92
Less than 12 th Grade	24	20.83	61.92
High School Diploma or GED	545	29.91	63.87
Some College	704	36.36	65.19
2-Year College Degree (Associates)	349	42.69	66.65
4-Year College Degree (Bachelor's)	458	60.92	71.37
Master's Degree	73	52.05	71.04
Doctoral Degree	2	0.00	52.00
Unspecified	550	60.73	72.62
I decline to participate	599	50.75	69.30
Total	3340	46.26	68.04

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	207	43.48	67.11
Asian or Pacific Islander	109	36.70	66.30
Caucasian	1057	45.88	68.02
Hispanic	585	31.28	63.31
Native American	6	0.00	56.17
Other	55	34.55	64.18
Unspecified	1066	57.60	71.33
I decline to participate	255	44.71	67.83
Total	3340	46.26	68.04

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1113	47.26	68.11
Chinese	35	28.57	64.40
Cuban	2	0.00	58.00
Dutch	4	0.00	66.00
English	84	38.10	66.20
Filipino	4	50.00	60.00
French	2	100.00	80.00
German	9	66.67	73.56
Irish	17	41.18	67.12
Italian	53	37.74	66.11
Korean	3	66.67	65.33
Mexican	91	19.78	58.61
Other Asian	58	32.76	64.97
Other European	31	41.94	67.16
Other Hispanic or Latino	346	30.35	63.51
Polish	5	60.00	70.60
Puerto Rican	111	36.94	66.24
Russian	13	46.15	64.08
Scottish	2	100.00	78.00
Unspecified	865	55.38	70.65
I decline to participate	492	51.22	69.89
Total	3340	46.26	68.04

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	29	58.62	67.00
Chinese	28	32.14	67.86
English	1805	42.05	67.07
French	7	57.14	69.86
Italian	1	100.00	72.00
Korean	2	50.00	60.00
Polish	7	28.57	56.57
Russian	27	29.63	61.52
Spanish	190	24.74	60.72
Unspecified	710	59.30	71.78
I decline to participate	534	51.69	69.51
Total	3340	46.26	68.04

Property and Casualty Agent/Broker

A Property/Casualty Agent or Broker is authorized to sell insurance that protects against property losses to the insured's business, home or car and/or against legal liability to the insured resulting from injury or damage to the property of others. Casualty insurance provides protection against liability as a result of bodily injury, property damage or other covered peril.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	2262	45.58	68.15
Male	1976	50.66	69.80
Unspecified	340	47.35	68.43
Total	4578	47.90	68.88

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	12	0.00	59.56
18-24	1018	43.91	67.15
25-29	949	47.00	68.76
30-34	679	41.68	67.71
35-39	403	56.82	70.84
40-44	366	50.00	69.65
45-49	263	50.95	70.15
50-54	229	58.52	71.06
55-59	129	64.34	74.15
60-64	56	66.07	72.13
65 and over	25	80.00	78.93

I decline to participate	317	45.74	68.45
Unspecified	132	39.39	68.15
Total	4578	47.90	68.88

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	74	33.78	64.88
Less than 12 th Grade	32	6.25	61.48
High School Diploma or GED	487	34.91	65.23
Some College	936	43.06	67.61
2-Year College Degree (Associates)	472	34.53	65.79
4-Year College Degree (Bachelor's)	1463	58.65	71.28
Master's Degree	205	72.20	74.09
Doctoral Degree	31	48.39	72.52
Unspecified	279	44.44	68.89
I decline to participate	599	47.58	69.33
Total	4578	47.90	68.88

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	193	44.04	66.44
Asian or Pacific Islander	338	41.42	67.13
Caucasian	2100	54.62	70.81
Hispanic	560	28.21	63.57
Native American	16	31.25	66.00
Other	115	39.13	66.22
Unspecified	805	51.30	69.79
I decline to participate	451	44.35	68.03
Total	4578	47.90	68.88

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1865	54.48	70.69
Chinese	114	40.35	67.60
Cuban	5	80.00	72.53
Dutch	1	100.00	84.00
English	137	37.96	64.93
Filipino	4	75.00	74.33
French	6	83.33	75.33
German	7	71.43	67.57
Irish	41	63.41	73.68
Italian	139	43.88	69.06
Japanese	4	100.00	78.17
Korean	39	46.15	68.48
Mexican	40	22.50	65.15

Other Asian	167	35.33	65.94
Other European	78	41.03	65.49
Other Hispanic or Latino	384	29.43	63.00
Polish	12	66.67	73.94
Puerto Rican	89	37.08	67.13
Russian	25	40.00	68.43
Scottish	3	100.00	83.00
Vietnamese	5	80.00	76.53
Unspecified	802	50.12	69.18
I decline to participate	611	45.66	68.79
Total	4578	47.90	68.88

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	101	33.66	64.94
Chinese	101	40.59	67.78
English	2862	51.68	69.81
French	12	41.67	58.89
Italian	8	50.00	66.33
Korean	28	21.43	61.95
Polish	4	50.00	69.33
Russian	38	39.47	66.79
Spanish	233	24.03	62.38
Tagalog	2	50.00	72.67
Vietnamese	5	60.00	69.73
Unspecified	584	46.23	68.31
I decline to participate	600	46.17	69.04
Total	4578	47.90	68.88

Bail Bond Agent

This exam qualifies the agent to act as a bail bond agent. A bail agent sells surety bonds used to guarantee the entire bail amount if an accused party fails to maintain the terms set by a judge for his or her release from custody. In addition to the payment of a premium, the person purchasing the surety bond usually provides collateral in the form of cash or property to ensure the accused's appearance in court at the required times and is forfeited if the accused fails to do so.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	19	52.63	64.23
Male	9	66.67	72.04
Unspecified	2	100.00	73.33
Total	30	60.00	67.18

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	3	66.67	68.89
25-29	9	88.89	73.07
30-34	3	66.67	73.33
35-39	3	66.67	71.00
40-44	2	0.00	56.67
45-49	2	50.00	69.17
55-59	2	100.00	73.17
I decline to participate	5	0.00	49.33
Unspecified	1	100.00	73.33
Total	30	60.00	67.18

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	1	0.00	65.00
Some College	4	25.00	55.33
2-Year College Degree (Associates)	2	100.00	77.17
4-Year College Degree (Bachelor's)	14	78.57	72.14
Master's Degree	1	100.00	80.00
Doctoral Degree	1	100.00	91.67
Unspecified	1	100.00	73.33
I decline to participate	6	16.67	53.28
Total	30	60.00	67.18

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	5	80.00	71.53
Caucasian	12	83.33	75.00
Hispanic	4	25.00	63.33
Other	1	0.00	38.00
Unspecified	2	100.00	73.17
I decline to participate	6	16.67	53.33
Total	30	60.00	67.18

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	14	92.86	76.74
Irish	2	50.00	66.67
Mexican	2	0.00	56.67
Other Hispanic or Latino	3	33.33	59.33
Puerto Rican	1	0.00	50.00
Unspecified	5	20.00	55.00
I decline to participate	3	66.67	63.78
Total	30	60.00	67.18

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	19	84.21	74.00
Spanish	4	0.00	54.08
Unspecified	1	100.00	73.33
I decline to participate	6	16.67	53.28
Total	30	60.00	67.18

Mortgage Guaranty Agent

This examination qualifies the agent to sell mortgage and guaranty insurance to banks and financial institutions. Mortgage and guaranty insurance protects against financial loss by reason of nonpayment of any sum required to be paid under a real estate financing agreement.

***No candidates took this exam.**

Title Agent

A Title Agent license authorizes the licensee to sell or negotiate the sale of a title insurance policy which insures against financial loss from defects in a title to real property.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	16	37.50	63.17
Male	20	60.00	69.70
Unspecified	3	66.67	50.44
Total	39	51.28	65.54

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	1	100.00	73.00
25-29	1	100.00	75.00
30-34	13	38.46	62.64
35-39	3	33.33	64.56
40-44	2	100.00	85.00
45-49	2	50.00	70.83
50-54	1	100.00	90.00
55-59	2	50.00	40.00
I decline to participate	11	54.55	66.97
Unspecified	3	33.33	60.56
Total	39	51.28	65.54

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	2	0.00	51.00
Some College	4	75.00	77.92
2-Year College Degree (Associates)	1	0.00	6.67
4-Year College Degree (Bachelor's)	9	55.56	69.11
Master's Degree	6	33.33	63.33
Unspecified	8	62.50	67.33
I decline to participate	9	55.56	66.11
Total	39	51.28	65.54

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	4	50.00	61.25
Asian or Pacific Islander	2	0.00	60.00
Caucasian	9	77.78	70.15
Hispanic	5	20.00	61.33
Unspecified	9	44.44	64.97
I decline to participate	10	60.00	66.83
Total	39	51.28	65.54

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	8	62.50	69.83
Chinese	2	0.00	60.00
French	1	0.00	6.67
Italian	1	100.00	71.67
Other European	1	100.00	73.33
Other Hispanic or Latino	5	20.00	61.33
Unspecified	11	54.55	68.25
I decline to participate	10	60.00	66.83
Total	39	51.28	65.54

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Chinese	2	0.00	60.00
English	22	54.55	66.73
French	1	0.00	6.67
Unspecified	10	50.00	67.80
I decline to participate	4	75.00	70.83
Total	39	51.28	65.54